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**A SYSTEM AN METHOD FOR ESTABLISHING INCENTIVES FOR
PROMOTING THE EXCHANGE OF PERSONAL INFORMATION AND
TARGETED ADVERTISING**

ABSTRACT OF THE DISCLOSURE

A system and method for over-the-air and/or other types of broadcasting which creates incentives that promote the exchange of personal information of viewers in return for a more viewer-tailored program content as well as advertising content. The invention includes a content selector that selects program content, and an advertising inserter that is controlled by reference to viewers' personal profiles.